

496719-01 CJ

CJ/em

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION – DAYTON**

IN RE:) CHAPTER 13
)
Jerricha Richardson) CASE NO. 23-31597
)
Debtor(s)) JUDGE Guy R. Humphrey
)
) **OBJECTION TO CONFIRMATION**
) **OF THE CHAPTER 13 PLAN**

Now comes Americredit Financial Services, Inc. dba GM Financial, a creditor herein holding a secured claim in the within proceedings, by and through counsel, pursuant to 11 U.S.C, Section 1324 and objects to the confirmation of the plan, based upon the proposed valuation of the collateral for the following reasons:

1. The within case was filed on October 3, 2023 and is governed by BAPCPA of 2005.
2. Creditor has a security interest in a 2021 Chevrolet Tahoe ViN: 1GNSKPKD9MR116236.
3. On November 3, 2020, the Debtor listed above obtained a loan from Creditor for the purchase of said 2021 Chevrolet Tahoe ViN: 1GNSKPKD9MR116236.
4. The monthly payment amount is \$1,305.07 and Creditor is owed \$50,912.72, together thereon with interest at the rate of 12.97% per annum.
5. The current value of the vehicle pursuant to N.A.D.A is \$60,925.00.
6. Creditor should be fully secured in the amount of \$50,912.72 together thereon with interest at 10.50% as mandated by Till v. SCS Credit Corp., 541 U.S. 465 (2004).

7. Debtor shall provide Creditor with proof of insurance for the 2021 Chevrolet Tahoe ViN: 1GNSKPKD9MR116236 prior to the confirmation of the Chapter 13 Plan.

8. The objection that is raised herewith is a standing objection and shall continue with reference to the currently proposed plan and any subsequently modified plan or plans.

WHEREFORE, Creditor prays that this Court deny confirmation of the Debtor(s) proposed Chapter 13 Plan.

Respectfully submitted,

/s/ Cynthia A. Jeffrey
Lindsey Hall (#0075152)
Cynthia A. Jeffrey (#0062718)
Daniel C. Wolters (#0076521)
Keith D. Weiner & Associates Co., L.P.A.
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Cleveland, Ohio 44114
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Notice of Hearing

Parties in interest shall take notice that the within Objection of Americredit financial Services, Inc. dba GM Financial to Confirmation of Chapter 13 Plan shall come on for hearing on December 21, 2023 at 10:30 AM in the within matter.

/s/ Cynthia A. Jeffrey
Lindsey Hall (#0075152)
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CERTIFICATE OF SERVICE

I certify that on October 25, 2023, a true and correct copy of the Objection was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

1. Office of the U.S. Trustee at (registered address)@usdoj.gov
2. John G Jansing on behalf of the Chapter 13 Trustee's office at ecfcclerk@dayton13.com
3. Andrew Brasse on behalf of Jerricha Richardson, Debtor(s), at
andrew.brasse@gmail.com
4. Cynthia A. Jeffrey on behalf of Movant at bankruptcy@weinerlaw.com

And by regular U.S. mail, postage prepaid, to:

Jerricha Richardson
2326 Chevrolet Hills Lane
Vandalia, OH 45377

/s/ Cynthia A. Jeffrey
Lindsey Hall (#0075152)
Cynthia A. Jeffrey (#0062718)
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